

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christine M Byrd
Debtor

Case No. 21-00099-PMM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 10, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2021:

Recip ID	Recipient Name and Address
db	+ Christine M Byrd, 831 Susquehanna Street, Forest City, PA 18421-1033
5385667	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
5385668	+ Fifth Third Bank Na, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
5385670	+ Forest City Sewer & Garbage, 535 Main Street, Forest City, PA 18421-1554
5385671	+ Honesdale National Ban, Pob 61047, Harrisburg, PA 17106-1047
5385673	+ Lackawanna River Basin Sewer Auth, P.O. Box 280, Olyphant, PA 18447-0280
5385674	+ NEP, 720 Main Street, PO Box D, Forest City, PA 18421-0150
5385675	+ Northeastern Eye Institute, 200 Mifflin Avenue, Scranton, PA 18503-1942
5385676	+ Ramos Rheumatology, P.C., 650 Main Street, Moosic, PA 18507
5385677	Sharon Palushock, 939 Moosic Road, Old Forge, PA 18518-2034
5385681	TLC Family Eye Care, 852 Main Street, Vandling, PA 18421-1549

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	May 10 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5385662	+ Email/Text: backoffice@affirm.com	May 10 2021 18:52:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
5385663	EDI: BANKAMER.COM	May 10 2021 22:53:00	Bank Of America, Po Box 982238, El Paso, TX 79998
5385665	+ EDI: CAPITALONE.COM	May 10 2021 22:53:00	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
5385666	+ EDI: CRFRSTNA.COM	May 10 2021 22:53:00	Credit First N A, Pob 81315, Cleveland, OH 44181-0315
5385669	+ Email/Text: cashiering-administrationservices@flagstar.com	May 10 2021 18:52:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
5385672	EDI: JPMORGANCHASE	May 10 2021 22:53:00	Jpmcb Home, 700 Kansas Lane, Monroe, LA 71203
5385678	+ EDI: RMSC.COM	May 10 2021 22:53:00	Synch/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
5385679	+ EDI: RMSC.COM	May 10 2021 22:53:00	Synch/carecr, C/o Po Box 965036, Orlando, FL 32896-0001
5385680	+ EDI: RMSC.COM	May 10 2021 22:53:00	Synch/walm, Po Box 965024, Orlando, FL 32896-5024
5386037	+ EDI: RMSC.COM	May 10 2021 22:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 11

Information to identify the case:

Debtor 1

Christine M Byrd

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3623

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Middle District of Pennsylvania

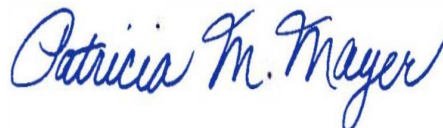
Case number: 5:21-bk-00099-PMM

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christine M Byrd
aka Chrstine M. Byrd, aka Christine Mingo Byrd,
aka Christine Mingo

**By the
court:**

Honorable Patricia M. Mayer
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

5/10/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.